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WHAT IS CLAIMED IS:

1. A gel matrix for topical use on a subject having an epithelial surface to be immersed in water, said epithelial surface comprising mucus, mucosa or skin surface, the gel matrix being insoluble but dispersible in water, comprising:

- a polymer that confers to said matrix the characteristics of being insoluble but dispersible in water, and which is capable of adhering to said surface,
 - a liquid carrier which is bio-compatible with said surface,
 the gel matrix having an initial viscosity of about 35-55 centipoises.
- 2. The topical gel matrix of claim 1, wherein said polymer is a polyurethane.
- 3. The gel matrix of claim 2, wherein said polymer is a hydrophobically modified ethoxylated polyurethane.
 - 4. The gel matrix of claim 3 wherein said polymer is Aculyn 44™.
- 5. The gel matrix of claim 1, which further comprises a medication.
- 6. The gel matrix of claim 5, wherein said medication is active towards a causative agent or a symptom affecting said surface.
- 7. The gel matrix of claim 6, wherein said medication is one or more of anti-ulcer, anti-microbial, anti-infectious, anti-histaminic, anti-inflammatory,

soothing, wound healing, anti-oxidant, sun screen, anti-UVs, anti-cancer, anesthetic and analgesic agents.

- 8. The gel matrix of claim 5, wherein said medication is an organic oil.
 - 9. The gel matrix of claim 8, wherein said oil is a plant extract.
- 10. The gel matrix of claim 9, wherein said plant oil extract has anti-infectious properties.
 - 11. The gel matrix of claim 1, wherein said subject is a fish.
- 12. The gel matrix of claim 11, wherein said oil is pine, clove, coriander or Sweet Birch oil.
- 13. The gel matrix of claim 12, wherein said oil is present in a final concentration of 1-5 % (w/w).
- 14. The gel matrix of claim 8, which further comprises an anti-oxidant.
- 15. The gel matrix of claim 4, which comprises about 15 % (w/w) Aculyn 44 $^{\text{TM}}$.
- 16. The gel matrix of claim 15, which further comprises 32-45 % glycol-comprising phase and 40-53 % aqueous phase.
- 17. The gel matrix of claim 16, which has the following composition: Aculyn 44[™] 15 %, ethoxydiglycol 34-45 %, oil 1-5 % and Liposorb

L-20 $^{\text{TM}}$ 1-6 %, demineralised water 41.17 %, propyl gallate 0.1 %, sodium metabisulfite 0.25 %, sodium carbonate 0.05 %, dye yellow 5 LK (14-16%) 0.50 %.